Case 16-35036 Doc 1 Filed 11/02/16 Entered 11/02/16 11:47:37 Desc Main Document Page 1 of 85

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Todd First name	First name	
	Bring your picture identification to your meeting with the trustee.	Middle name Wincek Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you hav	re		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0807		

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Case number (if known)

Debtor 1 Todd M. Wincek

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	1628 West Sherwin Avenue Apt. 607 Chicago, IL 60626	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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ar	Tell the Court About	Your B	ankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Req</i> page 1 and check the ap		12(b) for Individuals Fili	ing for Bankruptcy
	choosing to file under	■ Cl	hapter 7					
		☐ Cl	hapter 11					
		☐ CI	hapter 12					
		☐ CI	hapter 13					
3.	How you will pay the fee	_	about how yo	u may pay. Typ attorney is subr	en I file my petition. Plea ically, if you are paying the mitting your payment on y	he fee yourself, you ma	ay pay with cash, cashi	er's check, or money
					allments. If you choose s (Official Form 103A).	this option, sign and at	tach the Application for	r Individuals to Pay
			but is not req	uired to, waive y	ived (You may request to your fee, and may do so ad you are unable to pay	only if your income is le	ess than 150% of the o	fficial poverty line that
					Chapter 7 Filing Fee Wai			
9.	Have you filed for bankruptcy within the	■ No						
	last 8 years?	☐ Ye						
			District		When			
			District		When _ When		Case number	
			District		vvnen _		Case number	
10.	Are any bankruptcy cases pending or being	■ No)					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	es.					
			Debtor			F	Relationship to you	
			District		When		Case number, if known	
			Debtor				Relationship to you	
			District		When _	(Case number, if known	
11.	Do you rent your residence?	■ No	Go to I	ne 12.				
		☐ Ye	es. Has yo	ur landlord obta	ained an eviction judgme	nt against you and do y	ou want to stay in your	residence?
				No. Go to line	12.			
				Yes. Fill out <i>Ini</i> bankruptcy pet	itial Statement About an l ition.	Eviction Judgment Aga	inst You (Form 101A) a	and file it with this

Debtor 1	Todd M. Wincek		Document	t Page 4 of 85	Case number (if known)	
Part 3:	Report About Any Bu	sinesses You Ov	vn as a Sole Proprietor			
of a	e you a sole proprietor any full- or part-time siness?	■ No. Go	to Part 4.			

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☐ Yes.	Name and location of business

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13.	Are you filing under
	Chapter 11 of the
	Bankruptcy Code and are
	you a small business
	dehtor?

For a definition of *small* business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

■ No.
I am not filing under Chapter 11.

□ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Todd M. Wincek Page 5 of 85 Case number (if known)

-

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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DCD	Toda W. Willicek				DCI (II NIOWII)		
Part	6: Answer These Quest	ions for R	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you or	we that are not consumer debts or busin	ess debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter	7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.		to you estimate that after any exempt pro- ailable to distribute to unsecured creditor	operty is excluded and administrative expenses s?		
	administrative expenses		■ No				
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do you estimate that you	□ 1-49 ■ 50-99		□ 1,000-5,000 □ 5001-10,000	□ 25,001-50,000 □ 50,001-100,000		
	owe?	☐ 100-19 ☐ 200-9	99	☐ 10,001-25,000	☐ More than100,000		
19.	How much do you estimate your assets to be worth?	□ \$100,0	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you estimate your liabilities to be?	\$100,0	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
Part	7: Sign Below						
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
				, I am aware that I may proceed, if eligible lief available under each chapter, and I	le, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.		
			f no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this locument, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		I request	relief in accordance with the c	hapter of title 11, United States Code, sp	pecified in this petition.		
			erstand making a false statement, concealing property, or obtaining money or property by fraud in connection with a uptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519 571.				
		Todd M	I M. Wincek . Wincek e of Debtor 1	Signature of Deb	tor 2		
		Executed	November 2, 2016 MM / DD / YYYY	Executed on	IM / DD / YYYY		

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Debtor 1 Todd M. Wincek Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas	s R. Hitchcock	Date	November 2, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Thomas R	. Hitchcock		
Printed name			
Hitchcock	& Associates, PC		
Firm name	·		
53 W. Jack	kson Blvd		
Suite 724			
Chicago, I	L 60604		
	City, State & ZIP Code		
Contact phone	312 551 6400	Email address	tom@tomhitchcock.com
6195164			
Par number 9 C	toto		

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Fill in this information t	o identify your case		1
United States Bankruptcy	Court for the:		
NORTHERN DISTRICT (OF ILLINOIS		
Case number (if known)		Chapter you are filing under:	
		Chapter 7	
		☐ Chapter 11	
		☐ Chapter 12	
		☐ Chapter 13	Check if this an amended filing
between them. In joint ca all of the forms. Be as complete and accu	ses, one of the spouses must report inform rate as possible. If two married people are tach a separate sheet to this form. On the t	nation as <i>Debtor 1</i> and the other as <i>De</i>	name and case number (if known). Answer
		7, I am aware that I may proceed, if eligit relief available under each chapter, and	ole, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.
	If no attorney represents me and I did document, I have obtained and read to	not pay or agree to pay someone who is he notice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this
	I request relief in accordance with the	chapter of title 11, United States Code, s	pecified in this petition.
	l understand making a false statement bankruptcy case can result in fines up	to \$250,000, or imprisonment for up to 2	y or property by fraud in connection with a 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519

Signature of Debtor 2

MM / DD / YYYY

Executed on

Signature of Debtor 1

Executed on October 12, 2016
MM / DD / YYYY

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Debtor 1 Todd M. Wincek

Case number (If known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Signature of Attorney for Debtor

Date

October 12, 2016 MM / DD / YYYY

Thomas R. Hitchcock

Printed name

Hitchcock & Associates, PC

Firm name

53 W. Jackson Blvd

Suite 724

Chicago, IL 60604

Number, Street, City, State & ZIP Code

Contact phone 312 551 6400

Email address

tom@tomhitchcock.com

6195164

Bar number & State

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Fill in this infor	mation to identify your	case			
Debtor 1	Todd M. Wincek				
Dahtas 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Off: -: - I F	400D				
Official For					
Declarat	tion About a	<u>in Individua</u>	Debtor's Sche	dules	12/15
ears, or both. 1	n Below		kruptcy case can result in find	ss up to \$250,000, or mi	orisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an atto	rney to help you fill out bankr	uptcy forms?	
■ No					
☐ Yes. I	Name of person				etition Preparer's Notice, nature (Official Form 119)
that they are	e true and correct.	that I have read the sun	nmary and schedules filed wit X Signature of Debte		
Todd N Signatu	re of Debtor 1	V	Signature of Debti	JI Z	
Date _(October 12, 2016		Date		

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Fill in this informa	ation to identify your	case			
Debtor 1	Todd M. Wincek				
İ	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Billaldia Massa			
(Opouse II, IIIIIIg)	First Name	Middle Name	Last Name		
United States Bank	cruptcy Court for the:	NORTHERN DISTR	RICT OF ILLINOIS		
Case number					
(if known)				☐ Check if this is an	
				amended filing	
Official For	m 107				
				_	
Statement of	of Financial A	Affairs for Inc	dividuals Filing for Ban	kruptcy	4/16
Be as complete an	d accurate as possib	le. If two married pe	ople are filing together, both are equa	ally responsible for supplying correct	
information. If mo	re space is needed, a . Answer every quest	ttach a separate she	eet to this form. On the top of any add	litional pages, write your name and cas	e
	. Allswer every quest	ion.			
Part 12: Sign Be	low				
I have read the ans	wers on this Stateme	ent of Elnancial Affai	ire and any attachments, and I declare	e under penalty of perjury that the answ	
are true and correc	t. I understand that n	naking a false staten	nent, concealing property, or obtainir	ng money or property by fraud in conne	vers ection
with a bankruptcy	case can result in fin 41, 1519, and 3 7 71.	es up to \$250,000, o	r imprisonment for up to 20 years, or	both.	
18 0.5.0. 99 152.	41, 1519, and 37/1.	1			
- local					
Todd M. Wincek		Si	ignature of Debtor 2		
Signature of Debte	or 1				
Date October 1	2, 2016	Da	ate		
Did you attach add ■	itional pages to <i>Your</i>	Statement of Finance	cial Affairs for Individuals Filing for B	ankruptcy (Official Form 107)?	
No No					
☐ Yes					
Did you pay or agre	e to pay someone w	ho is not an attorney	y to help you fill out bankruptcy forms	s?	
■ No	. .	•			
Yes. Name of Pe					

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Fill in this infor	mation to identify your	case			
Debtor 1	Todd M. Wincek First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Fo		n for Individ	uals Filing Unde	r Chapter 7	12/ 15
Under penalty of property that is a Todd M. V Signature o	subject to an unexpired	I have indicated my inte	X Signature of Debtor		debt and any personal
Date C	October 12, 2016		Date		

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Fill in this information to identify your case: Debtor 1 Todd M. Wincek	Check one box only as directed in this form and in Form 122A-1Supp.
Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the: Northern District of Illinois Case number (if known)	 □ 1. There is no presumption of abuse □ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2). □ 3. The Means Test does not apply now because of qualified military service but it could apply later.
Official Form 122A - 1 Chapter 7 Statement of Your Current Mont	☐ Check if this is an amended filing

Chapter 7 Statement of Your Current Monthly Income

12/15

Part 3:	Sign Below
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Todd M. Wincek Signature of Debtor 1
Da	te October 12, 2016 MM / DD / YYYY
	If you checked line 14a, do NOT fill out or file Form 122A-2.
	If you checked line 14b, fill out Form 122A-2 and file it with this form.

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United States Bankruptcy Court Northern District of Illinois

In re	Todd M. Wincek		Case No.	
		Debtor(s)	Chapter 7	
	VERIFICA	ATION OF CREDITOR M	ATRIX	
		Number of	Creditors: 90	
	The above-named Debtor(s) hereby (our) knowledge.	verifies that the list of credit	ors is true and correct to the	best of my
Date:	October 12, 2016	Todd M. Wincek Signature of Debtor	lli	

Page 15 of 85 Document Fill in this information to identify your case: Debtor 1 Todd M. Wincek First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	16,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	16,000.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	2,590.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	271,874.39
	Your total liabilities	\$	274,464.39
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	0.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,266.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other so	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a persona	I, family, or

the court with your other schedules.

Official Form 106Sum

Summary of You

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

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Page 16 of 85 Case number (if known) Debtor 1 Todd M. Wincek

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

0.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	2,590.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	214,885.35
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	217,475.35

			Documen			
	his info	ormation to identify your ca	ase and this filing:			
Debtor	1	Todd M. Wincek				
Debtor	2	First Name	Middle Name	Last Name		
(Spouse, i		First Name	Middle Name	Last Name		
United	States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case n	umber					☐ Check if this is an
						amended filing
Offic	ial F	orm 106A/B				
Sch	edu	le A/B: Prope	erty			12/15
				e. If an asset fits in more than o	ne category, list the asset	in the category where you
nformati		ore space is needed, attach a		people are filing together, both a On the top of any additional pag		
Part 1:	Describ	e Each Residence, Building, I	Land, or Other Real Estate Yo	ou Own or Have an Interest In		
. Do yo	u own o	r have any legal or equitable i	nterest in any residence, bui	lding, land, or similar property?		
■ No	. Go to P	art 2.				
☐ Ye	s. Where	e is the property?				
D. 40	5	. W W. I '- I				
Part 2:	Describ	pe Your Vehicles				
omeon	e else d		also report it on Schedule	les, whether they are registe G: Executory Contracts and U		vehicles you own that
omeon	e else d , vans ,	rives. If you lease a vehicle,	also report it on Schedule			vehicles you own that
omeone 3. Cars □ No ■ Ye	e else d , vans, t	lrives. If you lease a vehicle,	also report it on <i>Schedule</i> ty vehicles, motorcycles	G: Executory Contracts and U	Inexpired Leases. Do not deduct secured	claims or exemptions. Put
B. Cars No Ye	e else d , vans ,	rives. If you lease a vehicle,	also report it on <i>Schedule</i> ty vehicles, motorcycles Who has an interest		Do not deduct secured the amount of any sec	ŕ
B. Cars No Ye	e else d , vans, s Make:	lrives. If you lease a vehicle, trucks, tractors, sport utili	also report it on <i>Schedule</i> ty vehicles, motorcycles	G: Executory Contracts and U	Do not deduct secured the amount of any sec Creditors Who Have C	claims or exemptions. Put ured claims on <i>Schedule D:</i> laims Secured by <i>Property</i> .
Someone Cars No Ye 3.1 M	e else d , vans, ' s Make: Model: 'ear: Approxim	Toyota Rav4 Sport 2010 Rate mileage: 200	also report it on Schedule ty vehicles, motorcycles Who has an interest Debtor 1 only Debtor 2 only	G: Executory Contracts and U	Do not deduct secured the amount of any sec	claims or exemptions. Put ured claims on <i>Schedule D:</i>
3.1 M	e else d , vans, f S Make: Model: Year: Approxim Other info	Toyota Rav4 Sport 2010 part mileage: 200	also report it on Schedule ty vehicles, motorcycles Who has an interest Debtor 1 only Debtor 2 only	G: Executory Contracts and U in the property? Check one tor 2 only	Do not deduct secured the amount of any sec Creditors Who Have C	claims or exemptions. Put ured claims on Schedule D: laims Secured by Property. Current value of the
3.1 M	Approximents of the control of the c	Toyota Rav4 Sport 2010 primation: is uninsured and	who has an interest Debtor 1 only Debtor 2 only At least one of the	G: Executory Contracts and U in the property? Check one tor 2 only dedebtors and another	Do not deduct secured the amount of any sec Creditors Who Have C	claims or exemptions. Put ured claims on Schedule D: claims Secured by Property. Current value of the portion you own?
3.1 M	Aake: Make: Model: Model: Mother info Moth	Toyota Rav4 Sport 2010 part mileage: 200	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb	G: Executory Contracts and U in the property? Check one tor 2 only dedebtors and another	Do not deduct secured the amount of any sec Creditors Who Have C Current value of the entire property?	claims or exemptions. Put ured claims on Schedule D: laims Secured by Property. Current value of the portion you own?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

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Case number (if known) Document Debtor 1 Todd M. Wincek 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... \$200.00 Miscellaneous household goods and furnishings 7 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... Television set \$100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$200.00 Necessary wearing apparel and shoes 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$500.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Doc 1

Current value of the portion you own? Do not deduct secured

Desc Main

page 2

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			Ciai	ms or exemptions.
16.	■ No	. ,	me, in a safe deposit box, and on hand when you file your petition	
	☐ Yes			
17.			ounts; certificates of deposit; shares in credit unions, brokerage houses, a with the same institution, list each.	nd other similar
	Yes		Institution name:	
	17.1.	checking	First American Bank of Elmherst	\$500.00
18.	18. Bonds, mutual funds, or public Examples: Bond funds, investme		okerage firms, money market accounts	
		Institution or issuer r	name:	
19.	joint venture	interests in incorpo	orated and unincorporated businesses, including an interest in an Li	LC, partnership, and
	No			
	☐ Yes. Give specific information Nar	about them ne of entity:	% of ownership:	
20.	Negotiable instruments include p	ersonal checks, casl	tiable and non-negotiable instruments hiers' checks, promissory notes, and money orders. nsfer to someone by signing or delivering them.	
	■ No			
	☐ Yes. Give specific information a	about them uer name:		
21.	21. Retirement or pension account Examples: Interests in IRA, ERIS		03(b), thrift savings accounts, or other pension or profit-sharing plans	
	☐ Yes. List each account separat	oly		
		of account:	Institution name:	
22.		s you have made so	that you may continue service or use from a company public utilities (electric, gas, water), telecommunications companies, or ot	hers
	☐ Yes		Institution name or individual:	
23.	23. Annuities (A contract for a period ■ No	dic payment of mone	ey to you, either for life or for a number of years)	
		e and description.		
24.	24. Interests in an education IRA, in 26 U.S.C. §§ 530(b)(1), 529A(b), ☐ No		ualified ABLE program, or under a qualified state tuition program.	
		name and description	n. Separately file the records of any interests.11 U.S.C. § 521(c):	
	Qualified	401K plan		\$5,000.00
25.	25. Trusts, equitable or future inter	ests in property (of	ther than anything listed in line 1), and rights or powers exercisable	for your benefit
	■ No	- •	•	
	☐ Yes. Give specific information	about them		

Debtor	· 1	Todd M. Wincek	Document	Page 20 of	Case number (if known)	
Ex ■ N	kampl √o	copyrights, trademarks, trade secrets, es: Internet domain names, websites, produce specific information about them			ements	
Ex ■ N	<i>campl</i> No	s, franchises, and other general intanging es: Building permits, exclusive licenses, confidence of the specific information about them		n holdings, liquor	licenses, professional licens	es
Money	or p	roperty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	No	inds owed to you Give specific information about them, include	ding whether you alrea	ady filed the retur	rns and the tax years	
Ex ■ N	<i>campl</i> No	support es: Past due or lump sum alimony, spousa	al support, child suppo	ort, maintenance,	divorce settlement, property	settlement
Ex ■ N	kampl No	mounts someone owes you es: Unpaid wages, disability insurance pay benefits; unpaid loans you made to so Give specific information		efits, sick pay, va	cation pay, workers' compe	nsation, Social Security
Ex ■ N	<i>(ampl</i> No	s in insurance policies es: Health, disability, or life insurance; hea		HSA); credit, hom	neowner's, or renter's insurar	nce
		Company name:		Ben	eficiary:	Surrender or refund value:
If y so ■ N	you a meor No	erest in property that is due you from so re the beneficiary of a living trust, expect p re has died. Give specific information	omeone who has die proceeds from a life in:	d surance policy, o	r are currently entitled to rece	eive property because
Ex ■ N	<i>campl</i> No	against third parties, whether or not you es: Accidents, employment disputes, insur Describe each claim			nand for payment	
	٧o	ontingent and unliquidated claims of ev	very nature, including	g counterclaims	of the debtor and rights to	set off claims
35. An	y fina	ncial assets you did not already list				
■ N		Give specific information				
		e dollar value of all of your entries from t 4. Write that number here				\$5,500.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

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Case number (if known) Document Debtor 1 Todd M. Wincek 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$10,000.00 57. Part 3: Total personal and household items, line 15 \$500.00 Part 4: Total financial assets, line 36 58. \$5,500.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$16,000.00 \$16,000.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$16,000.00

Fill in this inform	Fill in this information to identify your case:					
Debtor 1	Todd M. Wincek					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name	_		
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					Check if this is an amended filing	

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions ar	e you claiming?	? Check one only.	even if	your spouse is	filing with	you

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	2010 Toyota Rav4 Sport 20000 miles Vehicle is uninsured and registration	\$10,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
	is expired. Currently stored in garage in Southbend Indiana Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
	2010 Toyota Rav4 Sport 20000 miles Vehicle is uninsured and registration	\$10,000.00		\$3,000.00	735 ILCS 5/12-1001(b)
	is expired. Currently stored in garage in Southbend Indiana Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
	Miscellaneous household goods and furnishings	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	Television set Line from Schedule A/B: 7.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Elle Holli Genedale AVB. 111			100% of fair market value, up to any applicable statutory limit	
	Necessary wearing apparel and shoes	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
	Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

Brief description of the property and line on Current value of the Amount of the exemption you claim.

Specific laws that allow exemption you claim.

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$5,000.00		\$5,000.00	735 ILCS 5/12-1001(j)	
		100% of fair market value, up to		
		any applicable statutory limit		
	portion you own Copy the value from Schedule A/B \$500.00	portion you own Copy the value from Schedule A/B \$500.00	portion you own Copy the value from Schedule A/B \$500.00 \$500.00 100% of fair market value, up to any applicable statutory limit \$5,000.00	

Official Form 106C

Yes

		I A A A HI I I	$\frac{1}{1}$	
Fill in this infor	mation to identify your	case:		
Debtor 1	Todd M. Wincek			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

		Document	Page	25 of	85			
Fill in this infor	mation to identify your cas	e:						
Debtor 1	Todd M. Wincek							
D. I	First Name	Middle Name	Last Name	•				
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	•				
United States Ra	ankruptcy Court for the: N	IORTHERN DISTRICT OF ILI	LINOIS					
Office Otales De	inkruptcy Court for the.	TORTHER TO THE	LIITOIO					
Case number _						- Ch		
(ii Kilowii)						_	eck if this is a ended filing	an
							g	
Official Forr								
		D Have Unsecured art 1 for creditors with PRIORIT					12/1	
Schedule D: Creditelleft. Attach the Conname and case nu	tors Who Have Claims Secure ntinuation Page to this page. I mber (if known).	I Leases (Official Form 106G). Ed by Property. If more space is f you have no information to re	needed, co	py the Par	t you need, fill it out,	number the entri	ies in the boxe	es on the
	III of Your PRIORITY Unse							
1. Do any credit	ors have priority unsecured cl	aims against you?						
Yes.	Fait 2.							
identify what ty possible, list th Part 1. If more	pe of claim it is. If a claim has be the claims in alphabetical order a than one creditor holds a partic	a creditor has more than one prio oth priority and nonpriority amoun coording to the creditor's name. If ular claim, list the other creditors i the instructions for this form in the	ts, list that o you have m n Part 3.	laim here a ore than tw	and show both priority a o priority unsecured cla	aims, fill out the C	nounts. As muc Continuation Pa	ch as age of
					Total claim	Priority amount	Nonprio amount	-
	I Revenue Service	Last 4 digits of accou	nt number	0807	\$2,590.00	\$2,590	.00_	\$0.00
Priority Ci	reditor's Name 2 7317	When was the debt in	curred?					
	elphia, PA 19101-7317					-		
	Street City State Zlp Code d the debt? Check one.	As of the date you file	, the claim	is: Check a	all that apply			
■ Debtor 1		☐ Contingent						
☐ Debtor 2	,	☐ Unliquidated						
_	·	☐ Disputed Type of PRIORITY uns	secured cla	im:				
_	and Debtor 2 only	☐ Domestic support of						
_	ne of the debtors and another	<u>_</u>						
	this claim is for a community subject to offset?	debt ■ Taxes and certain o □ Claims for death or	·=		=			
■ No	subject to onset?	☐ Other. Specify	personaring	ary writte yo	ou were intoxicated			
☐ Yes			15 feder	al incom	ie taxes			
	U (V NONDDIODITY)							
	All of Your NONPRIORITY U							
_	ors have nonpriority unsecure							
	ive nothing to report in this part.	Submit this form to the court with	your other s	chedules.				
Yes.								
4. List all of you	r nonpriority unsecured claim	s in the alphabetical order of th	e creditor v	vho holds	each claim. If a credit	or has more than	one nonpriority	V

unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Entered 11/02/16 11:47:37 Case 16-35036 Doc 1 Filed 11/02/16 Desc Main Page 26 of 85 Document Debtor 1 Todd M. Wincek Case number (if know) 4.1 **AES/Keystone Stafford** Last 4 digits of account number 0005 Unknown Nonpriority Creditor's Name Aes/Ddb Opened 04/99 Last Active Po Box 8183 When was the debt incurred? 12/20/14 Harrisburg, PA 17105 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational **Bank Of America** 4.2 Last 4 digits of account number 5628 \$6,334.00 Nonpriority Creditor's Name Nc4-105-03-14 Opened 05/06 Last Active Po Box 26012 When was the debt incurred? 5/17/14 Greensboro, NC 27410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.3 **Bank Of America** Last 4 digits of account number 9176 \$0.00 Nonpriority Creditor's Name Nc4-105-03-14 Opened 08/03 Last Active Po Box 26012 When was the debt incurred? 2/05/07 Greensboro, NC 27410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

■ Debtor 1 only □ Contingent
□ Debtor 2 only □ Unliquidated

☐ Debtor 1 and Debtor 2 only ☐ Disputed
☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community
debt
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No □ Debts to pension or profit-sharing plans, and other similar debts

□ Yes □ Other. Specify Credit Card

Page 27 of 85 Case number (if know) Document Debtor 1 Todd M. Wincek 4.4 \$8,970.00 **Chase Card Services** Last 4 digits of account number 8213 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 11/08 Last Active Po Box 15298 When was the debt incurred? 5/16/14 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.5 **Chase Card Services** Last 4 digits of account number 4155 \$0.00 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 12/04 Last Active Po Box 15298 When was the debt incurred? 3/07/07 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other. Specify **Chase Card Services** 4.6 \$0.00 Last 4 digits of account number 3433 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 01/94 Last Active Po Box 15298 When was the debt incurred? 7/14/13 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

■ Other. Specify Credit Card

 \square Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

Page 28 of 85 Document Debtor 1 Todd M. Wincek Case number (if know) 4.7 \$0.00 **Chase Card Services** Last 4 digits of account number 9297 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 12/99 Last Active Po Box 15298 When was the debt incurred? 8/15/06 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.8 City of Chicgao EMS Last 4 digits of account number 3139 \$1,109.00 Nonpriority Creditor's Name 33589 Treasury Center When was the debt incurred? Chicago, IL 60694-3500 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical service ☐ Yes 6927 \$413.64 4.9 Comcast Last 4 digits of account number Nonpriority Creditor's Name PO Box 3002 When was the debt incurred? Southeastern, PA 19398 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify cable service

☐ Debts to pension or profit-sharing plans, and other similar debts

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Case number (if know) Debtor 1 Todd M. Wincek 4.1 **Discover Financial** 5478 \$6,499.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 02/01 Last Active Po Box 3025 When was the debt incurred? 5/15/14 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify judgment 15 M1 109591 ☐ Yes Elan Financial 8337 \$8,463.24 Last 4 digits of account number Nonpriority Creditor's Name PO Box 790084 When was the debt incurred? Saint Louis, MO 63179-0084 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify collection ☐ Yes 4.1 **EMPG of Illinois** 5658 \$1.189.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 95968 When was the debt incurred? Oklahoma City, OK 73143-5968 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify collection ☐ Yes

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Debtor 1 Todd M. Wincek Case number (if know) 4.1 **FIA Credit Services** 4320 \$5,775.76 Last 4 digits of account number 3 Nonpriority Creditor's Name PO Box 851001 When was the debt incurred? Dallas, TX 75285 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify charge 4.1 Google Inc 4445 \$10.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1600 Amphitheatre Parkway Mountain View, CA 94043 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Other. Specify collection ☐ Yes 4.1 Google Inc 4064 \$10.00 Last 4 digits of account number Nonpriority Creditor's Name 1600 Amphitheatre Parkway When was the debt incurred? Mountain View, CA 94043 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify collection

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Debtor 1 Todd M. Wincek Case number (if know) 4.1 IC Systems, Inc 9605 \$183.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 444 Highway 96 East When was the debt incurred? **Opened 06/16** St Paul, MN 55127 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection Attorney Comcast 4.1 **Infinity Healthcare Physicians** 8405 \$927.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 6545 Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical service ☐ Yes 4.1 Kevbank NA 7005 \$19.352.00 Last 4 digits of account number 8 Nonpriority Creditor's Name **Kev Bank: Attention: Recovery** Opened 04/99 Last Active Payment Pr When was the debt incurred? 5/19/14 4910 Tiedeman Road (Routing Code: 08-01-Brooklyn, OH 44144 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Educational

☐ Other. Specify

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Document Page 32 of 85 Debtor 1 Todd M. Wincek Case number (if know) 4.1 Kohls/Capital One 4540 \$0.00 Last 4 digits of account number q Nonpriority Creditor's Name Opened 12/08 Last Active Po Box 3120 When was the debt incurred? 10/27/10 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 Lakeshore Gastroenterology 2632 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 7630 Gurnee, IL 60031-7002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes medical service Other. Specify 4.2 Midwest Diagostic Pathology SC \$277.00 8725 Last 4 digits of account number Nonpriority Creditor's Name 520 East 22nd Street When was the debt incurred? Lombard, IL 60148-6110 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

■ Other. Specify medical service

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Document Page 33 of 85 Debtor 1 Todd M. Wincek Case number (if know) 4.2 **Midwest Imaging Professional** 3657 \$123.00 Last 4 digits of account number 2 Nonpriority Creditor's Name PO Box 322831 When was the debt incurred? Pittsburgh, PA 15250-7863 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical service 4.2 **Midwest Imaging Professional** 6086 \$542.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 322831 When was the debt incurred? Pittsburgh, PA 15250-7863 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical service ☐ Yes 4.2 Nelnet 8124 Unknown Last 4 digits of account number Nonpriority Creditor's Name **Nelnet Claims** Opened 01/99 Last Active Po Box 82505 When was the debt incurred? 3/23/13 Lincoln, NE 68501 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No ☐ Yes Student loans

☐ Other. Specify

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

Educational

☐ Check if this claim is for a community

Is the claim subject to offset?

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1 Todd M. Wincek

Last 4 digits of account number 8224

4.2 5	Nelnet	et Last 4 digits of account number 8224		Unknown	
	Nonpriority Creditor's Name Nelnet Claims Po Box 82505	When was the debt incurred?	Opened 01/99 Last Active 3/23/13		
	Lincoln, NE 68501		in O. I. IIII		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts		
	☐ Yes	Other. Specify			
		Educationa	 al		
4.0					
4.2 6	Nelnet	Last 4 digits of account number	0703	Unknown	
	Nonpriority Creditor's Name Nelnet Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 08/94 Last Active 08/15		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify			
		Educationa	al		
4.2 7	Nelnet	Last 4 digits of account number	0704	Unknown	
	Nonpriority Creditor's Name Nelnet Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 08/94 Last Active 08/15		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	☐ Yes	Other. Specify			
		Educationa	al		

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Nelnet	Last 4 digits of account number	0707				
Nonpriority Creditor's Name Nelnet Claims Po Box 82505	When was the debt incurred?	Opened 08/96 Last Active 08/15				
Lincoln, NE 68501 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
Debtor 1 only	☐ Contingent					
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed					
☐ At least one of the debtors and another ☐ Check if this claim is for a community	Type of NONPRIORITY unsecured claim: Student loans					
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not				
■ No	Debts to pension or profit-sharing plans, and other similar debts					
Yes	Other. Specify					
	Educationa	1				

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Educational

0740

Last 4 digits of account number	0710			
_				
	Opened 08/97 Last Active			
When was the debt incurred?	08/15			
As of the date you file, the claim is: Check all that apply				
☐ Contingent				
☐ Unliquidated				
☐ Disputed				
Type of NONPRIORITY unsecured	d claim:			
Student loans				
☐ Obligations arising out of a sepa	ration agreement or divorce that you did not			
report as priority claims	,			
Debts to pension or profit-sharin	g plans, and other similar debts			
Other. Specify				
Educationa	l			
	When was the debt incurred? As of the date you file, the claim in the contingent to the continue to the continu			

4.3

Unknown

Page 37 of 85 Case number (if know) Document Debtor 1 Todd M. Wincek 4.3 Nelnet 0711 Unknown Last 4 digits of account number Nonpriority Creditor's Name **Neinet Claims** Opened 09/93 Last Active Po Box 82505 When was the debt incurred? 08/15 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.3 Nelnet 0701 Unknown Last 4 digits of account number 5 Nonpriority Creditor's Name **Nelnet Claims** Opened 01/94 Last Active Po Box 82505 When was the debt incurred? 08/15 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.3 0702 Nelnet Unknown Last 4 digits of account number Nonpriority Creditor's Name Opened 06/94 Last Active **Nelnet Claims** Po Box 82505 When was the debt incurred? 08/15 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community

debt

■ No
□ Yes

report as priority claims

☐ Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Educational

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debt

No ☐ Yes Type of NONPRIORITY unsecured claim:

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Educational

Student loans

☐ Other. Specify

report as priority claims

At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

Page 39 of 85 Document Case number (if know) Debtor 1 Todd M. Wincek 4.4 Nelnet 4424 Unknown Last 4 digits of account number 0 Nonpriority Creditor's Name **Neinet Claims** Opened 08/96 Last Active Po Box 82505 When was the debt incurred? 12/14 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.4 Nelnet 4124 Unknown Last 4 digits of account number Nonpriority Creditor's Name **Nelnet Claims** Opened 08/96 Last Active Po Box 82505 When was the debt incurred? Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.4 Nelnet 4724 Unknown Last 4 digits of account number Nonpriority Creditor's Name Opened 09/93 Last Active **Nelnet Claims** Po Box 82505 When was the debt incurred? 12/14 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community

debt

■ No
□ Yes

report as priority claims

☐ Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Educational

Document Page 40 of 85 Debtor 1 Todd M. Wincek Case number (if know) 4.4 Nelnet 3824 Unknown Last 4 digits of account number 3 Nonpriority Creditor's Name **Neinet Claims** Opened 06/94 Last Active Po Box 82505 When was the debt incurred? 12/14 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.4 Nelnet 4624 Unknown Last 4 digits of account number Nonpriority Creditor's Name **Nelnet Claims** Opened 08/97 Last Active Po Box 82505 When was the debt incurred? Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.4 Nelnet 3924 Unknown Last 4 digits of account number Nonpriority Creditor's Name Opened 08/94 Last Active **Nelnet Claims** Po Box 82505 When was the debt incurred? 12/14 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No
□ Yes

report as priority claims

☐ Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Educational

Document Page 41 of 85 Debtor 1 Todd M. Wincek Case number (if know) 4.4 Nelnet 3724 Unknown Last 4 digits of account number 6 Nonpriority Creditor's Name **Neinet Claims** Opened 01/94 Last Active Po Box 82505 When was the debt incurred? 12/14 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.4 Nelnet 4324 Unknown Last 4 digits of account number Nonpriority Creditor's Name Opened 08/95 Last Active **Nelnet Claims** Po Box 82505 When was the debt incurred? Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.4 0680 **Northshore Pathology Consultants** \$2,192.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 1509 When was the debt incurred? Elgin, IL 60121 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

■ No
□ Yes

■ Other. Specify medical service

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

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Document Page 42 of 85 Debtor 1 Todd M. Wincek Case number (if know) 4.4 **OmniCare Of Northern IL** 6431 \$2.00 Last 4 digits of account number 9 Nonpriority Creditor's Name PO Box 713611 When was the debt incurred? Cincinnati, OH 45271 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical service 4.5 **Peoples Gas** 7974 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 200 E Randolph St Opened 6/27/13 Last Active 20th Floor When was the debt incurred? 5/17/14 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Agriculture ☐ Yes 4.5 **Peoples Gas** 2767 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E Randolph St Opened 7/31/07 Last Active 6/10/08 20th Floor When was the debt incurred? Chicago, IL 60601 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:

debt

■ No

☐ Yes

■ Other. Specify Agriculture

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Case number (if know) Debtor 1 Todd M. Wincek 4.5 **Peoples Gas** 7974 \$127.57 Last 4 digits of account number 2 Nonpriority Creditor's Name **Attention: Bankruptcy Department** When was the debt incurred? 130 E. Randolph 17th Floor Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify natural gas service 4.5 **PHEAA** 0899 \$195,533.35 Last 4 digits of account number 3 Nonpriority Creditor's Name PO Box 8147 When was the debt incurred? Harrisburg, PA 17105 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify student loan(s) 4.5 **Portfolio Recovery** 8337 \$8,463.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 41067 When was the debt incurred? **Opened 03/16** Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Factoring Company Account U.S. Bank

☐ Yes

Other Specify National Association

Document Page 44 of 85 Debtor 1 Todd M. Wincek Case number (if know) 4.5 **Presence Saint Francis Hospital** \$827.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 355 Ridge Ave When was the debt incurred? Evanston, IL 60202 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical service ☐ Yes 4.5 Synchrony Bank/ Old Navy 9722 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 7/04/05 Last Active Po Box 965064 When was the debt incurred? 1/15/10 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.5 Thorek Hospital 1864 \$654.00 Last 4 digits of account number Nonpriority Creditor's Name 2741 Payshere Circle When was the debt incurred? Chicago, IL 60674 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify medical service

Debts to pension or profit-sharing plans, and other similar debts

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Debtor 1 Todd M. Wincek Case number (if know) 4.5 **Thorek Memorial Hospital** 1864 \$3,336.69 Last 4 digits of account number 8 Nonpriority Creditor's Name 2727 Paysphere Circle When was the debt incurred? Chicago, IL 60674 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical service ☐ Yes 4.5 **Total Home Health** 7787 \$161.14 Last 4 digits of account number 9 Nonpriority Creditor's Name **PO Box 358** When was the debt incurred? Des Moines, IA 50302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify collection ☐ Yes 4.6 **Toyota Financial Services** 0001 \$0.00 0 Last 4 digits of account number Nonpriority Creditor's Name **Toyota Financial Services** Opened 02/10 Last Active Po Box 8026 When was the debt incurred? 12/05/12 Cedar Rapids, IA 52409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Automobile ☐ Yes

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4.6 Toyota Financial S	ervices	Last 4 digits of account number	0001	\$0.00				
Nonpriority Creditor's Nar Toyota Financial S Po Box 8026	ervices	When was the debt incurred?	Opened 12/09 Last Active 1/06/10					
Cedar Rapids, IA 5 Number Street City State		As of the date you file, the claim	is: Check all that apply					
Who incurred the debt?	•	7.5 07 1110 11110 701 1110, 1110 01111111	onook all that apply					
Debtor 1 only		☐ Contingent						
Debtor 2 only		☐ Unliquidated						
Debtor 1 and Debtor 2	2 only	Disputed						
☐ At least one of the del	otors and another	Type of NONPRIORITY unsecure	d claim:					
☐ Check if this claim is	for a community	☐ Student loans						
debt	Hant?		aration agreement or divorce that you did not					
Is the claim subject to c	onset?	report as priority claims	ag plans, and other similar debte					
■ No		Debts to pension or profit-sharing plans, and other similar debts						
Yes		Other. Specify Automobile						
. Use this page only if you have is trying to collect from you fo have more than one creditor for notified for any debts in Parts	others to be notified ab r a debt you owe to son or any of the debts that 1 or 2, do not fill out or	neone else, list the original creditor in you listed in Parts 1 or 2, list the addi submit this page.	you already listed in Parts 1 or 2. For examp i Parts 1 or 2, then list the collection agency tional creditors here. If you do not have add	here. Similarly, if you				
Name and Address AIC		On which entry in Part 1 or Part 2 did you ine 4.18 of (<i>Check one</i>):	_					
Department 2900	L		Part 1: Creditors with Priority Unsecured Clain Part 2: Creditors with Nonpriority Unsecured					
PO Box 1259		_	- Fart 2. Creditors with Nonphority Onsecured	Ciaiiis				
Oaks, PA 19456-1259	1.	ast 4 digits of account number						
Name and Address Americollect, Inc.		On which entry in Part 1 or Part 2 did you ine 4.55 of (<i>Check one</i>):	list the original creditor? I Part 1: Creditors with Priority Unsecured Clair	me				
PO Box 1566	_		Part 2: Creditors with Nonpriority Unsecured					
Manitowoc, WI 54221	1	ast 4 digits of account number	Tare 2. Stockhold Will Honghistry Choose of	Olamo				
Name and Address ARS National Services		On which entry in Part 1 or Part 2 did you ine 4.4 of (<i>Check one</i>):	list the original creditor? Part 1: Creditors with Priority Unsecured Clair	mo				
PO Box 469046	_	 , , , ,	Part 2: Creditors with Nonpriority Unsecured					
Escondido, CA 92046			- Fart 2. Creditors with Nonphority Onsecured	Olalins				
	L	ast 4 digits of account number						
Name and Address		On which entry in Part 1 or Part 2 did you	_					
Capital Management Serv 698 1/2 S. Ogden Street	rices, LP		Part 1: Creditors with Priority Unsecured Clain Part 2: Creditors with Nonpriority Unsecured					
Buffalo, NY 14206-2317			Part 2: Creditors with Nonpriority Unsecured	Claims				
	L	ast 4 digits of account number						
Name and Address		On which entry in Part 1 or Part 2 did you	•					
Card Member Service PO Box 108	L		Part 1: Creditors with Priority Unsecured Clair					
Saint Louis, MO 63166		•	Part 2: Creditors with Nonpriority Unsecured	Claims				
·	L	ast 4 digits of account number						
Name and Address		on which entry in Part 1 or Part 2 did you	list the original creditor?					
CBCS	L		Part 1: Creditors with Priority Unsecured Clair					
PO Box 2589 Columbus, OH 43216			Part 2: Creditors with Nonpriority Unsecured	Claims				
	L	ast 4 digits of account number						
Name and Address	C	on which entry in Part 1 or Part 2 did you	list the original creditor?					
Client Services Inc.	L	· · · · · · · · · · · · · · · · · · ·	Part 1: Creditors with Priority Unsecured Clair	ms				
3451 Harry South Trumar Saint Charles, MO 63301	J RIAG		Part 2: Creditors with Nonpriority Unsecured	Claims				
Canni Onanico, Mio 00001	L	ast 4 digits of account number						

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Debtor 1 Todd M. Wincek		Case number (if know)	
Name and Address Eagle Recovery Associates Inc 2601 West Forest Hill Avenue Peoria, IL 61604	On which entry in Part 1 or Part 2 d Line 4.12 of (<i>Check one</i>):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address First American Bank Card Member Service PO Box 790408 Saint Louis, MO 63179	On which entry in Part 1 or Part 2 d Line 4.11 of (<i>Check one</i>):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Canti Louis, MO 03173	Last 4 digits of account number		
Name and Address Firstsource Advantage LLC 205 Bryant Woods South Buffalo, NY 14228	On which entry in Part 1 or Part 2 d Line <u>4.2</u> of (<i>Check one</i>):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address Mercantile Adjustment Bureau LLC PO Box 9055	On which entry in Part 1 or Part 2 d Line 4.18 of (<i>Check one</i>):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Buffalo, NY 14231	Last 4 digits of account number		
Name and Address MRS BPO, LLC 1930 Olney Avenue	On which entry in Part 1 or Part 2 d Line <u>4.4</u> of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
Cherry Hill, NJ 08003		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	5143	
Name and Address Nationwide Credit, Inc. PO Box 26314	On which entry in Part 1 or Part 2 d Line 4.4 of (<i>Check one</i>):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Lehigh Valley, PA 18002	Last 4 digits of account number		
Name and Address NES of Ohio 2479 Edison Boulevard Unit A Twinsburg, OH 44087	On which entry in Part 1 or Part 2 d Line 4.2 of (<i>Check one</i>):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Twilisburg, Off 44007	Last 4 digits of account number		
Name and Address Northland Group, INC PO Box 390846 Minneapolis, MN 55439	On which entry in Part 1 or Part 2 d Line 4.11 of (Check one): Last 4 digits of account number	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original graditor?	
PHEAA PO Box 15618 Wilmington, DE 19850-5618	Line 4.24 of (<i>Check one</i>): Last 4 digits of account number	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address PHEAA PO Box 8147	On which entry in Part 1 or Part 2 d Line 4.29 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Harrisburg, PA 17105	Lost 4 digits of cooperat number-	Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address PHEAA PO Box 15618 Wilmington, DE 19850-5618	Con which entry in Part 1 or Part 2 d Line 4.53 of (Check one): Last 4 digits of account number	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address		id and lied the emissional and discard	
Name and Address Portfolio Recovery Associates LLC	On which entry in Part 1 or Part 2 d Line 4.11 of (Check one):	id you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims	

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Debior I Toda IVI. WINCEK		Case number (if know)
PO Box 12914 Norfolk, VA 23541	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Portfolio Recovery Associates LLC PO Box 12914	On which entry in Part 1 or Part 2 did Line 4.11 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
Norfolk, VA 23541	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Presence Health	On which entry in Part 1 or Part 2 did Line 4.55 of (<i>Check one</i>):	· •
attn: Cashier Dept./Financial Coun 1431 North Claremont Avenue	Line 4.55 of (Check one).	□ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
Chicago, IL 60622	Last 4 digits of account number	
Name and Address Presence Health	On which entry in Part 1 or Part 2 did	· <u> </u>
1000 Remington Boulevard	Line 4.55 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
Suite 110		Part 2: Creditors with Nonpriority Unsecured Claims
Bolingbrook, IL 60440		
,	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Presence St. Francis Hospital	Line 4.55 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
Accounts Receivable		Part 2: Creditors with Nonpriority Unsecured Claims
355 Ridge Avenue		— Fart 2. Ordanors with Thompsonity of Social ordanis
Evanston, IL 60202	Last 4 digits of account number	
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	·
Professional Recovery Services, Inc	Line 4.2 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
DBA Echelon Recovery, Inc. PO Box 1880		Part 2: Creditors with Nonpriority Unsecured Claims
Voorhees, NJ 08043		
	Last 4 digits of account number	5703
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Southwest Credit	Line 4.9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
4120 International Parkway, 1100	,	■ Part 2: Creditors with Nonpriority Unsecured Claims
Carrollton, TX 75007		— Tart 2. Ordators with Horpitority of booking ordating
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
United Recovery Systems	Line 4.11 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
5800 North Course Drive Houston, TX 77072		Part 2: Creditors with Nonpriority Unsecured Claims
nousion, 1x 11012	Last 4 digits of account number	
Name and Address	On which code in Boat 4 on Boat 6 did	list the animinal and disper
Name and Address US Bank	On which entry in Part 1 or Part 2 did Line 4.11 of (<i>Check one</i>):	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims
PO Box 5227	Line IIII of (Greek one).	Part 2: Creditors with Nonpriority Unsecured Claims
ML CN-OH-W15		Part 2: Creditors with Nonphority Onsecured Claims
Cincinnati, OH 45202	Look 4 digito of ogt	
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Weltman, Weinberg, & Reis Co.,	Line 4.10 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
LPA 3705 Marlane Drive		Part 2: Creditors with Nonpriority Unsecured Claims
Grove City, OH 43123-8895		
2.2.2 2.3, 2 10.20 0000	Last 4 digits of account number	1332

Part 4: Add the Amounts for Each Type of Unsecured Claim

Total Claim

^{6.} Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

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Debtor 1 Todd M. Wincek

Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 2,590.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 2,590.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 214,885.35
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 56,989.04
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 271,874.39

			111 FAUE 30 01 03	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Todd M. Wincek			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
()				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	City		State	Zii Code	
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.5	,				
	Name				_
	Number	Street			
	City		State	ZIP Code	_
					·

		Docume	ent Page 51 d	ot 85	
Fill in this	s information to identify your	case:			
Debtor 1	Todd M. Wincek First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fil	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Officed Sta	ates bankruptcy Court for the.	NORTHERN DISTRICT	OI ILLINOIS		
Case num	ber				
(if known)					☐ Check if this is an
					amended filing
O.(;; .;	15 40011				
Officia	I Form 106H				
Sched	dule H: Your Cod	lebtors			12/15
ill it out, a our name	and number the entries in the e and case number (if known	e boxes on the left. Attach). Answer every question	the Additional Page :	to this page. On the to	needed, copy the Additional Page, op of any Additional Pages, write
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
□Ye	S				
	thin the last 8 years, have yona, California, Idaho, Louisiana				ty states and territories include
Alizoi	ia, California, Idano, Louisiana	i, Nevada, New Mexico, i d	erio Mico, Texas, Wasi	illigion, and wisconsin.)
■ No	. Go to line 3.				
`	s. Did your spouse, former spo	ouse, or legal equivalent live	e with you at the time?		
		,	,		
in line Form	e 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed t	ng with you. List the person shown the creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor			Column 2: The cr	editor to whom you owe the debt
	Name, Number, Street, City, State and Z	ZIP Code		Check all schedul	es that apply:
2.4				Польчы в г	
3.1	Name			Schedule D, lir	
	· ········			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
	Number Street			_	
	City	State	ZIP Code		
3.2				□ Cobodulo D !!	20
3.2	Name			Schedule D, lir	
				☐ Schedule E/F,	
				☐ Schedule G, lir	ıe
,	Number Street	Chata	710.0-4-		
	City	State	ZIP Code		

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						_				
	in this information to identify you									
Del	btor 1 Todd M. V	Vincek			_					
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for	the: NORTHERN DISTRI	CT OF ILLINOIS							
	se number 		-			☐ An		ed filing ent showin	g postpetition	
0	fficial Form 106I					NAN	M / DD/ Y		-	
	chedule I: Your In	come				IVIIV	VI / DD/ 1	111		12/15
spo atta	plying correct information. If y use. If you are separated and y ch a separate sheet to this for the Describe Employment.	your spouse is not filing w m. On the top of any addit	rith you, do not inclu ional pages, write yo	de infor	mati	on about y d case nur	your spo mber (if	ouse. If mo known). A	ore space is answer every	needed,
	information.		Debtor 1						ling spouse	
	If you have more than one job attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Emple	oyed mployed		
	employers.	Occupation	Uneployed							
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include stude or homemaker, if it applies.	nt Employer's address								
		How long employed t	there?				_			
Pai	rt 2: Give Details About I	Monthly Income								
	mate monthly income as of thuse unless you are separated.	e date you file this form. If	you have nothing to re	eport for	any	line, write	\$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing spouse have e space, attach a separate shee		ombine the informatio	n for all e	empl	oyers for th	hat perso	on on the li	nes below. If	you need
						For Debt	tor 1		btor 2 or ng spouse	
2.	List monthly gross wages, s deductions). If not paid month			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly ov	vertime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Ad	d line 2 + line 3.		4.	\$		0.00	\$	N/A	

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Deb	tor 1	Todd M. Wincek	_	C	Case number (if know	wn)				
					For Debtor 1			Debtor :		
	Cop	y line 4 here	4.		\$0.0	00	\$		N/A	
5.	List	all payroll deductions:								
	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	5a 5b 5c. 5d 5e 5f. 5g 5h		\$ 0.0 \$ 0.0	00 00 00 00 00 00	\$ \$ \$ \$		N/A N/A N/A N/A N/A N/A N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ 0.0		\$		N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ 0.0	00	\$		N/A	
8.	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	8c. 8d 8e 8f. 8f. 8g.	.+	\$ 0.0 \$ 0.0 \$ 0.0 \$ 0.0 \$ 0.0 \$ 0.0	00 00 00 00 00 00 00 00	\$ \$ \$ \$ \$		N/A N/A N/A N/A N/A N/A	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.0	00	\$		N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	0.00 +	\$_		N/A	= \$	0.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe					chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	0.00
13.	Do y	you expect an increase or decrease within the year after you file this form No. You Explain:	?						Combined monthly in	

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	in this informa	tion to identify yo	our case:						
						0.			
Deb	tor 1	Todd M. Win	cek				k if this is: An amended filing		
Deb	tor 2					_	•	ving postpetition chapter	
(Spc	ouse, if filing)					_	13 expenses as of	the following date:	
Unite	ed States Bankr	uptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY		
l	e number nown)								
		rm 106J							
Sc	chedule	J: Your	Exper	ises				12/ ⁻	15
info	ormation. If m		eded, atta	. If two married people ar ch another sheet to this t n.					
		ibe Your House	hold						
1.	Is this a join	t case?							
	■ No. Go to □ Yes. Doe		in a separa	ate household?					
	□ No	0	•						
	☐ Ye	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	hold of Debt	or 2.		
2.	Do you have	e dependents?	■ No						
	Do not list De Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state	the						□ No	
	dependents	names.						☐ Yes	
								□ No	
								☐ Yes ☐ No	
								⊔ No □ Yes	
								☐ Yes	
								☐ Yes	
3.	Do your exp	enses include		No				1 103	
		f people other t d your depende	han $_{m \Box}$	Yes					
Pari				y Evnances					
Esti exp	imate your ex		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp					!
the	value of such	n assistance an		government assistance it sluded it on <i>Schedule I: Y</i>			Your exp	enses	
(On	ficial Form 10	oi.)					Tour exp		
4.		r home owners ad any rent for th		ses for your residence. In	nclude first mortgage	4. \$		855.00	
	If not includ	ed in line 4:							
	4a. Real e	state taxes				4a. \$		0.00	
	4b. Proper	rty, homeowner's	s, or renter	's insurance		4b. \$		0.00	
			•	ıpkeep expenses		4c. \$		0.00	
_		owner's associat				4d. \$		0.00	
5.	Additional n	nortgage payme	ents for vo	our residence , such as ho	me equity loans	5. \$		0.00	

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Debto	or 1 Todd M	. Wincek	Case num	ber (if known)	
6.	Utilities:				
		y, heat, natural gas	6a.	\$	30.00
		ewer, garbage collection	6b.	\$	0.00
		ne, cell phone, Internet, satellite, and cable services	6c.	·	60.00
	6d. Other. Sp		6d.	·	0.00
		sekeeping supplies	7.	·	150.00
		children's education costs	7. 8.	\$	
			o. 9.	·	0.00
		dry, and dry cleaning products and services		\$	41.00
		•	10.	·	0.00
		ental expenses	11.	\$	50.00
	Transportation Do not include (n. Include gas, maintenance, bus or train fare.	12.	\$	80.00
		, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		tributions and religious donations	14.	· -	0.00
	Charitable con Insurance.	inibutions and religious donations	14.	Φ	0.00
		insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insur		15a.	\$	0.00
	15b. Health in		15b.	·	0.00
	15c. Vehicle ir		15b.	·	0.00
		surance. Specify:	15d.		0.00
		include taxes deducted from your pay or included in lines 4 or 20.	130.	Ψ	0.00
	Specify:	include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
		lease payments:			
	17a. Car payn	nents for Vehicle 1	17a.	\$	0.00
	17b. Car payn	nents for Vehicle 2	17b.	\$	0.00
	17c. Other. Sp	pecify:	17c.	\$	0.00
	17d. Other. Sp		17d.	\$	0.00
		s of alimony, maintenance, and support that you did not report as			
		your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
9.	Other payment	ts you make to support others who do not live with you.		\$	0.00
	Specify:		19.		
		perty expenses not included in lines 4 or 5 of this form or on Sche			
	20a. Mortgage	es on other property	20a.	·	0.00
:	20b. Real esta	ate taxes	20b.	\$	0.00
:	20c. Property,	, homeowner's, or renter's insurance	20c.	\$	0.00
:	20d. Maintena	ance, repair, and upkeep expenses	20d.	\$	0.00
:	20e. Homeow	ner's association or condominium dues	20e.	\$	0.00
۱. ۱	Other: Specify:		21.	+\$	0.00
					
	•	monthly expenses		•	4 000 00
	22a. Add lines	· ·		\$	1,266.00
		22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add line 22	2a and 22b. The result is your monthly expenses.		\$	1,266.00
3.	Calculate your	monthly net income.		L	
	23a. Copy line	e 12 (your combined monthly income) from Schedule I.	23a.	\$	0.00
		ur monthly expenses from line 22c above.	23b.		1,266.00
	-1,7,7	• •		·	.,200.00
:		your monthly expenses from your monthly income.	20	œ.	.4 266 00
	The resu	It is your monthly net income.	23c.	\$	-1,266.00
4	Do vou expect	an increase or decrease in your expenses within the year after yo	nu file this	form?	
		you expect to finish paying for your car loan within the year or do you expect you			e or decrease because o
		e terms of your mortgage?	- 3-3-1	, , : : : : : : : : : : : : : : : : : :	
	■ No.				
	☐ Yes.	Explain here:			
	⊔ Yes.	Explain nere:			

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	mation to identify your	case.			
Debtor 1	Todd M. Wincek First Name	Middle Name	Last Name		
Debtor 2	T ilot Namo	Wildale Hame	Edot Namo		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official Forr	m 106Dec				
	-				
Declarat	tion About a	in individua	l Debtor's Sc	neaules	12/15
If two married p	eople are filing togethe	r, both are equally respo	onsible for supplying corr	ect information.	
obtaining mone		n connection with a ban			nt, concealing property, or imprisonment for up to 20
Sig	n Below				
Did you pa	y or agree to pay some	one who is NOT an atto	rney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				cy Petition Preparer's Notice, I Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sun	nmary and schedules filed	d with this declaration an	d
X /s/Too	dd M. Wincek		X		

Date

Signature of Debtor 1

Date November 2, 2016

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					1
		nation to identify your	case:		
Del	otor 1	Todd M. Wincek First Name	Middle Name	Last Name	
Del	otor 2	ristrano	made Name	Edot Name	
(Spc	ouse if, filing)	First Name	Middle Name	Last Name	
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	DF ILLINOIS	
	se number				☐ Check if this is an amended filing
Sta		of Financial A		duals Filing for Bankruptc	
info num	rmation. If m	ore space is needed, a n). Answer every quest	ittach a separate sheet to to	ıre filing together, both are equally respon this form. On the top of any additional paເ	
Par			ital Status and Where You	Lived Before	
1.	What is you	r current marital status	?		
	☐ Married■ Not mar	ried			
2.	During the la	ast 3 years, have you li	ved anywhere other than v	where you live now?	
	□ No				
	_	t all of the places you liv	ed in the last 3 years. Do no	ot include where you live now.	
	Dobtor 1 Pr	ior Address:	Dates Debtor 1	Debtor 2 Prior Address:	Dates Debtor 2
	Debtor 1 Fr	ioi Address.	lived there	Debiol 2 Filol Address.	lived there
	1628 Norti Apartment Chicago, I		From-To: 2014-2016	☐ Same as Debtor 1	☐ Same as Debtor 1 From-To:
	5237 North Apartment Chicago, I		From-To: 2013-2014	☐ Same as Debtor 1	☐ Same as Debtor 1 From-To:
3. state				gal equivalent in a community property sta vada, New Mexico, Puerto Rico, Texas, Was	
	■ No				
	_	ake sure you fill out Sche	edule H: Your Codebtors (Of	fficial Form 106H).	
Par	t 2 Evnlai	n the Sources of Your	Income		
· u	Ехріці	The Courses of Your	moonic .		
4.	Fill in the total	al amount of income you	received from all jobs and a	g a business during this year or the two p all businesses, including part-time activities. e together, list it only once under Debtor 1.	revious calendar years?
	□ No				
	Yes. Fill	in the details.			
			Debtor 1	Debtor 2	

Official Form 107

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Debtor 1 Todd M. Wincek

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deduction and exclusions)
From January 1 of current year until he date you filed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
For the calendar year before that: January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips	\$5,372.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	

winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Capital Gain (loss)	\$11,000.00		
For last calendar year: (January 1 to December 31, 2015)	Retirement Income	\$25,904.00		
	Capital Gain (loss)	\$-1,698.00		
For the calendar year before that: (January 1 to December 31, 2014)	Capital Gain (loss)	\$-10,363.00		
	Rental Income	\$6,572.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6.	Are either [Debtor 1's	s or Debto	2's debts	primarily	y consumer	debts?
----	--------------	------------	------------	-----------	-----------	------------	--------

☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

□ No. Go to line 7.

□ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Todd M. Wincek Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Amount you Insider's Name and Address Dates of payment **Total amount** Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. П Nο Yes. Fill in the details. Nature of the case Status of the case Case title Court or agency Case number Discover Bank v. Todd M. Wincek complaint Richard J. Daley Center □ Pending 15 M1 109591 50 West Washington Street ☐ On appeal Chicago, IL 60602 □ Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Value of the Date property Explain what happened

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Debtor 1

8.

Doc 1

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ase number (if known)

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Desc Main

Deb	tor 1	Todd M. Wincek	Document	Page 60 of 85 Case number	(if known)	
	accou ■ N	n 90 days before you filed for bankru unts or refuse to make a payment be			stitution, set off any a	amounts from your
		es. Fill in the details.	December the petion t	ha avaditav ta alı	Data action was	Amaum
	Crea	itor Name and Address	Describe the action t	ne creditor took	Date action was taken	Amoun
	court-	n 1 year before you filed for bankrup -appointed receiver, a custodian, or No Yes		perty in the possession of an a	assignee for the ben	efit of creditors, a
Part	5:	List Certain Gifts and Contributions	3			
13.	I N	n 2 years before you filed for bankru No Yes. Fill in the details for each gift.	ıptcy, did you give any gi	ifts with a total value of more t	han \$600 per person	?
		with a total value of more than \$600 person	Describe the gift	ts	Dates you gave the gifts	Value
	Perse Addr	on to Whom You Gave the Gift and ress:				
14.	I N	n 2 years before you filed for bankru No		fts or contributions with a tota	Il value of more than	\$600 to any charity
		es. Fill in the details for each gift or co			D-1	Vale
	more Char	or contributions to charities that to than \$600 ity's Name 'ess (Number, Street, City, State and ZIP Code)		ou contributed	Dates you contributed	Value
Pari		List Certain Losses				
15.	Withir	n 1 year before you filed for bankrup mbling?	otcy or since you filed for	bankruptcy, did you lose anyt	thing because of the	ft, fire, other disaste
	_	No				
		Yes. Fill in the details.	Describe any insurance	coverage for the loss	Date of your	Value of property
		the loss occurred	Include the amount that in:	surance has paid. List pending 3 of Schedule A/B: Property.	loss	los
Pari	7:	List Certain Payments or Transfers				
	consu Includ	n 1 year before you filed for bankrupulted about seeking bankruptcy or ple any attorneys, bankruptcy petition provide	reparing a bankruptcy po	etition?		erty to anyone you

Description and value of any property

transferred

Person Who Made the Payment, if Not You

☐ Yes. Fill in the details. Person Who Was Paid

Email or website address

Address

Amount of

payment

Date payment

made

or transfer was

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Debtor 1 Todd M. Wincek

17.	Within 1 year before you filed for bankrupto promised to help you deal with your creditor Do not include any payment or transfer that you not include any pa	ors or to make payments			r transfer any prope	erty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and value transferred	alue of any prop	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your keeping line line line line line line line line	ousiness or financial affa nade as security (such as	airs? the granting of a s			
	Person Who Received Transfer Address	Description and v			any property or received or debts change	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pr ■ No □ Yes Fill in the details		y property to a s	elf-settled tru	st or similar device	of which you are a
		Description and				Data Transfer was
	Name of trust	Description and v	alue of the prop	erty transferre	ea	Date Transfer was made
	List of Certain Financial Accounts, In	•	·		_	
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accou	nts; certificates o	of deposit; sh		
	Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accourtinstrument	clo mo	te account was sed, sold, ved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed for	bankruptcy, any	/ safe deposit	box or other depos	itory for securities,
	■ No					
	☐ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the o	contents	Do you still have it?
22.	Have you stored property in a storage unit	or place other than your	home within 1 y	ear before yo	u filed for bankrupt	cy?
	■ No					
	Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe the o	contents	Do you still have it?

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Debtor 1 Todd M. Wincek

Pai	rt 9: Identify Property You Hold or Control for S	omeone Else					
23.	Do you hold or control any property that someon for someone.	ne else owns? Include any proper	ty yo	u borrowed from, are storing for	or hold in trust		
	■ No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Des	scribe the property	Value		
Pai	tt 10: Give Details About Environmental Informat	tion					
For	the purpose of Part 10, the following definitions a	pply:					
	Environmental law means any federal, state, or lot toxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	, land, soil, surface water, ground					
	Site means any location, facility, or property as d to own, operate, or utilize it, including disposal s	-	law, v	whether you now own, operate, o	r utilize it or used		
	Hazardous material means anything an environm hazardous material, pollutant, contaminant, or si		was	ste, hazardous substance, toxic s	ubstance,		
Rep	ort all notices, releases, and proceedings that you	u know about, regardless of wher	1 they	y occurred.			
24.	Has any governmental unit notified you that you	may be liable or potentially liable	und	er or in violation of an environme	ntal law?		
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any release of hazardous material?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administ	rative proceeding under any envi	ronm	nental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nati	ure of the case	Status of the case		
Pai	tt 11: Give Details About Your Business or Conn	ections to Any Business					
27.	Within 4 years before you filed for bankruptcy, di	id you own a business or have an	ıy of 1	the following connections to any	business?		
	☐ A sole proprietor or self-employed in a tr	ade, profession, or other activity,	eithe	er full-time or part-time			
	☐ A member of a limited liability company (LLC) or limited liability partnersh	ip (Ll	LP)			
	☐ A partner in a partnership						
	☐ An officer, director, or managing executiv	ve of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation						

Case 16-35036 Doc 1 Filed 11/02/16 Entered 11/02/16 11:47:37 Page 63 of 85 Case number (if known) Document Debtor 1 Todd M. Wincek No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Todd M. Wincek Signature of Debtor 2

Todd M. Wincek Signature of Debtor 1

Date November 2, 2016 Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). ☐ Yes. Name of Person

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Fill in this infor	rmation to identify your Todd M. Wincek	case:			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				-	Check if this is an
					amended filing
Official Fo	orm 108				
			ıals Filing Under	. 01 1 7	

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the

Information below. Identify the creditor and the property that is collateral	What do you intend to do with the preparty that	Did you aloin the preparty
identify the creditor and the property that is conateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	□Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Todd M. Wincek	Case number (if known)	
name: Descrip	otion of	☐ Retain the property and redeem it.☐ Retain the property and enter into a Reaffirmation Agreement.	□ Yes
property securing		☐ Retain the property and [explain]:	-
For any ur in the info	rmation below. Do not list real estate	rty Leases t you listed in Schedule G: Executory Contracts and Unexpired e leases. Unexpired leases are leases that are still in effect; the erty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describe	your unexpired personal property le	ases	Will the lease be assumed?
Lessor's n Descriptio Property:	name: on of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: on of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: on of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: on of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: on of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: on of leased		□ No
Under pen		ndicated my intention about any property of my estate that sec	
X /s/ T	hat is subject to an unexpired lease. Todd M. Wincek d M. Wincek ature of Debtor 1	XSignature of Debtor 2	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-35036 Doc 1 Filed 11/02/16 Entered 11/02/16 11:47:37 Desc Main Document Page 70 of 85

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

Disclosure of compensation to the paid to me was: Debtor Other (specify):	In re	Todd M. Winc	ek		_	Case No.			
1. Pursuant to 11 U.S.C. § 329(a) and Ped. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contention with the bankruptcy case is as follows: For legal services, I have agreed to accept S 0.00 Prior to the filing of this statement I have received \$ 0.00 Balance Due S 0.00 The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrupter case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptey; D. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; All [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. CERTIFICATION Lecrify that the foregoing is a complete statement of any agreement or arrangement for payment to me				Debtor	s)	Chapter	7		
compensation paid to me within one year before the filing of the petition in bankruptcy, one agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$ 0.00 Prior to the filing of this statement I have received \$ 0.00 Balance Due \$ 0.00 2. The source of the compensation paid to me was: Debtor Other (specify): 3. The source of compensation to be paid to me is: Debtor Other (specify): 1 have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. Copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditiors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtor is nany dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. CERT		DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)							
Prior to the filing of this statement I have received Balance Due \$ 0.00 S 0.00 2. The source of the compensation paid to me was: Debtor Other (specify): 3. The source of compensation to be paid to me is: Debtor Other (specify): 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filling of reaffirmation agreements and applications as needed; preparation and filling of motions pursuant to 11 USC \$22(f)(2)(A) for avoidance of liens on household goods. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, Judicial lien avoidances, relief from stay actions or any other adversary proceeding. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, Judicial lien avoidances, relief from stay actions or any other adversary proceeding. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to	(compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to							
Balance Due \$ 0.00 2. The source of the compensation paid to me was: Debtor Other (specify): 3. The source of compensation to be paid to me is: Debtor Other (specify): 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. CERTIFICATION Thomas R. Hikichcock 8 185164 Signatur		For legal service	es, I have agreed to	accept		·	0.00		
2. The source of the compensation paid to me was: Debtor Other (specify): 3. The source of compensation to be paid to me is: Debtor Other (specify): 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotilations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC \$22(f)(2)(A) for avoidance of llens on household goods. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. Thomas R. Hitchfock 6195184 Signature of Altorney Hitchfock 8 Associates, PC 53 W. Jackson Blvd Sulte 724 Chicago, It. 80804 312 551 6400 Fax: 312 674-7329 tom@cmmontermini		Prior to the filin	g of this statement l	have received		S	0.00		
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Case 16-35036 Doc 1 Filed 11/02/16 Entered 11/02/16 11:47:37 Desc Main Document Page 71 of 85 Engagement Agreement.

HITCHCOCK & ASSOCIATES, P.C.

CHAPTER 7 **ENGAGEMENT AGREEMENT**

Todd M. Wince K res at 1628 W. Sherwin Ave. Apt. 607 (the "Client" or "you"), by entering into this "Engagement Agreement" hereby engages and retains Hitchcock & Associates, P.C., a debt relief agency and law firm (the "Law Firm"), solely to represent the Client (i) to evaluate the Client's financial circumstances, (ii) to explain to the Client the Client's options which may be available to the Client considering such financial circumstances including but not limited to the filing with the Clerk of the Bankruptcy Court a petition (the "Petition") for relief under chapter 7 or chapter 13 of Title 11 U.S.C. (the "Bankruptcy Code") in the United States Bankruptcy Court for the Northern District of Illinois (Client's "Bankruptcy Case"), and (iii) if the Client after consultation with the Law Firm determines in its sole discretion that it is in the Client's best interests, to file a chapter 7 Petition on behalf of the Client and prosecute and conclude Client's chapter 7 Bankruptcy Case.

Article 1. The Law Firm's Duties

- 1.1 The Law Firm shall investigate and advise the Client regarding its interests. The Client understands and acknowledges to the Law Firm that the Client's Bankruptcy Case may be complex, and that the Law Firm's investigation of and work on the Client's Bankruptcy Case shall not commence until the Client signs, dates and delivers this Engagement Agreement to the Law Firm. Therefore, the Client also understands and acknowledges to the Law Firm that discovery in the Client's Bankruptcy Case and/or other future events may change the Law Firm's advice regarding the Client's Interests, perhaps in a significant or material way. The Law Firm is not obligated to begin or to continue to prosecute or defend any claim that in the Law Firm's sole professional judgment is or becomes objectively or subjectively frivolous, can only be brought in bad faith, or whose continued prosecution comes to or may constitute bad faith, violates or comes to or may violate any rule or code of professional ethics, or has or comes to or may have so little chance of success on the merits that it is not reasonable to expect the Law Firm to continue to invest its time and effort to further prosecute the Client's Bankruptcy Case.
- 1.2 The Law Firm is specifically under no obligation to prosecute or to defend any appeal by reason of this

Article 2. Professional Fees and Costs

- 2.1 The Client shall pay to the Law Firm, prior to the Law Firm commencing any work on the Client's behalf, Initials: ______). The professional fees described above do not include court costs payable by the Client in the amount of \$335.00, or such other amount of court costs as shall be established under the Bankruptcy Code or rules promulgated thereunder from time to time.
- 2.2 The fees include consulting with the Client to discuss the Client's financial condition and possible solutions; preparing, filing and amending the Client's bankruptcy schedules and all documents required to be filed by the Bankruptcy Code; appearing at the Client's 341 Meeting of Creditors; negotiating reaffirmation agreements with the Client's secured creditors; providing the sections 342(b)(1), 527 and 521 notices which are attached hereto; and cooperating with the Trustee assigned to the case. This fee expressly does not include any obligation on the Law Firm to prosecute or defend any and/or all contested motions and/or any and all adversary proceedings ("Additional Services"), which may arise as a result of the Client's bankruptcy case. Anything herein to the contrary, both the Law Firm and the Client will endeavor to be fair and reasonable with each other in all billing matters.
- 2.3 All retainers described herein, including all future retainers, are expressly agreed to be "advance payment retainers" as described in In re: Production Associates, Ltd. 264 B.R. 180 (Bkrtcy. N.D.III 2001) and Dowling v. Chicago Options Associates, Inc., 2007 WL 128879 (III.). The Law Firm will commingle the retainer and any future retainer immediately upon receipt with their general funds being obligated only to refund an amount equal to the unearned portion thereof, if any, promptly after the termination of the Law Firm's services. Ordinarily, Client has the option to request that the retainer be considered a "security retainer" where Client continues to have an interest in the funds, but Client recognizes and agrees that the Law Firm would not undertake the representation on that basis. The Law Firm is obligated by the Dowling case to advise Client of the reason they would decline to represent Client on a security retainer basis, and that reason is the Law Firm do not desire even to potentially compete with the creditors of the Client on a security retainer basis.
- 2.4 Compensation will be paid to the Law Firm at their customary hourly rates for all Additional Services (including

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all para-professional staff) as they exist from time to time. The rates are currently \$250 per hour for attorney's time, and \$85 per hour for para-professional's time. In addition, if for any reason the attorney-client relationship is terminated by either of the Parties, then upon such termination the Law Firm will prepare an accounting and forward the same to the Client and charge the Client on an hourly basis for all time expended by the Law Firm up until the time of termination, including the preparation of the accounting.

- 2.5 All expenses incurred, and disbursements made by the Law Firm on the Client's behalf in connection with this matter will be payable by the Client in addition to the professional fees. Such expenses typically include, but are not limited to: transcripts, long distance telephone calls, photocopying, messengers, and regular and electronic mail services. The foregoing list is by way of example only, and the omission of any charge, expense, or disbursement from said list is not intended as a limitation for such possible charges. The Law Firm will generally bill the Client for such costs once a month unless the costs incurred are so insignificant as not to justify a billing. In the case of any cost the Law Firm deem exceptional in their sole discretion, the Law Firm may request payment in advance or payment directly from the Client to the provider.
- 2.6 If the Client specifically objects in writing to any charge appearing on any bill rendered by the Law Firm, the Client will pay within one month of the date of any bill any and all charges to which the Client does not specifically object in writing. The Law Firm is always willing to discuss its charges with the Client, but the Client agrees that any bill in regard to which the Client does not object in writing to the Law Firm within one month of the date thereof shall constitute an "account stated" and the Client shall no longer be entitled to dispute the same. The reason for setting this deadline is to keep any objections (and the memories that underlie them for all the Parties) from becoming stale, and to encourage the Client to bring any billing controversies to the Law Firm's attention as soon as possible to foster a speedy resolution thereof.

Article 3. The Law Firm's Authority To Act

3.1 In matters of professional responsibility, the Law Firm shall act in their own discretion as they deem proper under the applicable rules of court and the Illinois Code of Professional Responsibility and the Rules of any Court in which the case is prosecuted, and without any direction

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- 3.2 The Client recognizes that the Law Firm possesses special skills and training in legal matters which the Client does not possess or are beyond the Client's knowledge and skill. Accordingly, where and to the extent appropriate, the Law Firm shall take direction from the Client upon the Client's written demand but only where and to the extent the same do not impinge upon the Law Firm's professional responsibilities and legal judgment, or where a full consultation with the Client regarding the same is not practical given relevant circumstances and/or timing.
- 3.3 Nothing herein shall be construed to limit the Law Firm's Responsibilities under the Illinois Code of Professional Responsibility, but it is the Parties' desire that the provisions hereof be interpreted to the greatest extent possible to conform to said Illinois Code of Professional Responsibility.

Article 4. Contract Construction

- 4.1 This Engagement Agreement shall be construed under a rule of reasonableness at the time it was entered, examining any provision thereof with a mind that the Parties hereto were acting in good faith and without oppression, attempting to reach a fair and equitable means on which the Law Firm could pursue the Client's Interests for the Client
- 4.2 This Engagement Agreement shall be construed according to the laws of the State of Illinois and the Parties agree to submit to the jurisdiction of any State Court in the Circuit Court of Cook County.
- 4.3 Subject to any rule, procedure or court order that is adopted by the courts in this jurisdiction which are expressly incorporated by reference into this Engagement Agreement and made a part hereof, the Parties acknowledge that this Engagement Agreement embodies the full understanding of the Parties hereto and is a fully integrated agreement that may only be altered or amended by a writing signed by both Parties.

Article 5. Legal Advice Regarding This Engagement Agreement

5.1 The Law Firm is not representing the Client regarding the Client entering into this Engagement Agreement, nor is the Law Firm rendering any legal advice to the Client regarding the same. The Client acknowledges that the Law

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Firm has recommended to and advised the Client that the Client should retain the Client's own independent legal advice from legal counsel other than the Law Firm regarding the Clients entering into this Engagement Agreement with the Law Firm, and that the Client has indeed obtained such independent legal advice or has knowingly waived the Client's right, and the Firm's advice to the Client, to obtain such independent advice from legal counsel other than the Firm.

Article 6. General; Client Disclosures

- 6.1 Either party may terminate Client's engagement of the Law Firm but only by giving written notice to the other party at the designated or last known address of the party receiving such termination notice, subject in the case of the Firm terminating engagement to the Firm's compliance with any applicable rules or codes of professional ethics and responsibilities.
- 6.2 In addition to paying the Firm's fees and all other costs set forth in the Engagement Agreement, the Client also agrees: to carry out all of the Client's obligations pursuant to section 521 of the Bankruptcy Code; to provide the Law Firm full, honest and accurate disclosures of all the Client's assets, liabilities and financial information; to notify the Law Firm of any change or anticipated change in the Client's circumstances; and to comply with applicable law.
- 6.3 Disclosure Pursuant to 11 U.S.C. &527(a)(2).
 - a) All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful. This is solely your responsibility.
 - b) All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. The Bankruptcy Code requires that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property. This is solely your responsibility.
 - c) The following information, which appears on

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- Official Form 22, Statement of Current Monthly Income is required to be stated after the reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2). This is solely your responsibility.
- d) Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions. This is solely your responsibility.
- e) By signing below, you acknowledge that the Law Firm has fully explained your obligations set forth above to you, you have had the opportunity to ask the Law Firm questions and receive answers about such obligations and you fully understand your obligations set forth above.

Article 7. Required Disclosures

- 7.1 Under the bankruptcy laws, the Client is required to take a Credit Counseling Course prior to the filing of the Client's bankruptcy petition and a Financial Management Course prior to the discharge of the Client's bankruptcy. If the Client fails to complete these courses the Client's bankruptcy will be denied.
- 7.2 Section 527 of the Bankruptcy Code requires a debt relief agency to provide an assisted person with the following: A copy of the notice prepared by the clerk of the Bankruptcy Court, in accordance with the requirements of § 342(b), which the Client has been shown at the Client's initial consultation and which contains a brief description of Chapters 7, 11, 12, and 13 and the general purpose, benefits, and costs of proceeding under each of those chapters; and the types of services available from credit counseling agencies; specifying that a person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a case under this title shall be subject to fine, imprisonment, or both; and that all information supplied by a debtor in connection with a case under this title is subject to examination by the Attorney General.
- 7.3 All information that the assisted person is required to provide with a petition and thereafter during a case under this title is required to be complete, accurate, and truthful;

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all assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in § 506 must be stated in those documents where requested after reasonable inquiry to establish such value; current monthly income, the amounts specified in section 707(b)(2), and, in a case under Chapter 13 of this title, disposable income (determined in accordance with § 707(b)(2)) are required to be stated after reasonable inquiry; and information that an assisted person provides during his or her case may be audited pursuant to this title, and failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

7.4 If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. The law requires an attorney or bankruptcy petition preparer to give you a written contract specifying what the attorney or bankruptcy petition preparer will do for you and how much it will cost. Obtain a copy of and carefully review the contract before you hire anyone. The following information explains what must be done in a routine bankruptcy case to help you evaluate how much service you need. Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and decide which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents must be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you must attend the required first meeting of creditors, where you may be questioned by a court official called a "trustee" and by creditors. If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts. If you choose to file a Chapter 13 case, in which you repay your creditors what you can afford over 3 to 5 years, you may also want help preparing your Chapter 13 plan and with the confirmation hearing on your plan, which will be before a bankruptcy judge. If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you should consult someone familiar with that type of relief. Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only lawyers, not bankruptcy petition preparers, can give you legal advice in

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7.5 To compile your income refer to recent paystubs accounting for all income. Review your monthly expenditures and make your best estimate on cash expenditures. If you are required to pass a "means test" because of your income, your estimated monthly expenses will be based upon IRS allowances based on the area in which you live. If your expenses exceed the allotted amounts, you may need to make adjustments accordingly. When you value your property, consider the prices for housing in your area, in newspapers for automobiles, and what you would pay for furniture and clothes at stores selling such goods. If you have an item of unique or special value, an appraisal may be necessary. When listing creditors, base information concerning the creditor on the most current bill or invoice. Some of your property is exempt and may be retained according to the exemptions that the Law Firm has reviewed at your consultation. If a creditor has a lien on exempt property, the lien may be avoidable, or you may have to pay to keep the property.

AGREED AND ACKNOWLEDGED BY CLIENT:

DEBTOR: Oct Ulum Print Name: Local H. Wincak Date: D/12/10
JOINT DEBTOR:
Print Name:
Date:
THOMAS R. HITCHCOCK

United States Bankruptcy Court Northern District of Illinois

In re	Todd M. Wincek		Case No.	
		Debtor(s)	Chapter 7	
	VERIFICATION OF CREDITOR MATRIX			
		Number of C	Creditors:	90
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	November 2, 2016	/s/ Todd M. Wincek Todd M. Wincek Signature of Debtor		

AES/Keystone Stafford Aes/Ddb Po Box 8183 Harrisburg, PA 17105

AIC Department 2900 PO Box 1259 Oaks, PA 19456-1259

Americollect, Inc. PO Box 1566 Manitowoc, WI 54221

ARS National Services PO Box 469046 Escondido, CA 92046

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

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Capital Management Services, LP 698 1/2 S. Ogden Street Buffalo, NY 14206-2317

Card Member Service PO Box 108 Saint Louis, MO 63166

CBCS PO Box 2589 Columbus, OH 43216

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850 Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

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City of Chicgao EMS 33589 Treasury Center Chicago, IL 60694-3500

Client Services Inc. 3451 Harry South Truman Blvd Saint Charles, MO 63301

Comcast PO Box 3002 Southeastern, PA 19398

Discover Financial Po Box 3025 New Albany, OH 43054

Eagle Recovery Associates Inc 2601 West Forest Hill Avenue Peoria, IL 61604

Elan Financial PO Box 790084 Saint Louis, MO 63179-0084

EMPG of Illinois Po Box 95968 Oklahoma City, OK 73143-5968 FIA Credit Services PO Box 851001 Dallas, TX 75285

First American Bank Card Member Service PO Box 790408 Saint Louis, MO 63179

Firstsource Advantage LLC 205 Bryant Woods South Buffalo, NY 14228

Google Inc 1600 Amphitheatre Parkway Mountain View, CA 94043

Google Inc 1600 Amphitheatre Parkway Mountain View, CA 94043

IC Systems, Inc 444 Highway 96 East St Paul, MN 55127

Infinity Healthcare Physicians PO Box 6545 Madison, WI 53716

Internal Revenue Service Po Box 7317 Philadelphia, PA 19101-7317

Keybank NA Key Bank; Attention: Recovery Payment Pr 4910 Tiedeman Road (Routing Code: 08-01-Brooklyn, OH 44144

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Lakeshore Gastroenterology Po Box 7630 Gurnee, IL 60031-7002 Mercantile Adjustment Bureau LLC PO Box 9055 Buffalo, NY 14231

Midwest Diagostic Pathology SC 520 East 22nd Street Lombard, IL 60148-6110

Midwest Imaging Professional PO Box 322831 Pittsburgh, PA 15250-7863

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MRS BPO, LLC 1930 Olney Avenue Cherry Hill, NJ 08003

Nationwide Credit, Inc. PO Box 26314 Lehigh Valley, PA 18002

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NES of Ohio 2479 Edison Boulevard Unit A Twinsburg, OH 44087

Northland Group, INC PO Box 390846 Minneapolis, MN 55439

Northshore Pathology Consultants PO Box 1509 Elgin, IL 60121

OmniCare Of Northern IL PO Box 713611 Cincinnati, OH 45271

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

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Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

PHEAA PO Box 8147 Harrisburg, PA 17105 PHEAA PO Box 15618 Wilmington, DE 19850-5618

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Portfolio Recovery Po Box 41067 Norfolk, VA 23541

Portfolio Recovery Associates LLC PO Box 12914 Norfolk, VA 23541

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Presence Health attn: Cashier Dept./Financial Coun 1431 North Claremont Avenue Chicago, IL 60622

Presence Health 1000 Remington Boulevard Suite 110 Bolingbrook, IL 60440

Presence Saint Francis Hospital 355 Ridge Ave Evanston, IL 60202

Presence St. Francis Hospital Accounts Receivable 355 Ridge Avenue Evanston, IL 60202 Professional Recovery Services, Inc DBA Echelon Recovery, Inc. PO Box 1880 Voorhees, NJ 08043

Southwest Credit 4120 International Parkway, 1100 Carrollton, TX 75007

Synchrony Bank/ Old Navy Po Box 965064 Orlando, FL 32896

Thorek Hospital 2741 Payshere Circle Chicago, IL 60674

Thorek Memorial Hospital 2727 Paysphere Circle Chicago, IL 60674

Total Home Health PO Box 358 Des Moines, IA 50302

Toyota Financial Services Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52409

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United Recovery Systems 5800 North Course Drive Houston, TX 77072

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